

PFSB BANCORPORATION, INC.

	CPP Disbursement Date 09/11/2009	RSSD (Holding Company) 2765282	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$59	\$66	11.0%		
Loans	\$46	\$46	0.2%		
Construction & development	\$2	\$2	-35.2%		
Closed-end 1-4 family residential	\$8	\$8	-0.8%		
Home equity	\$1	\$1	-23.0%		
Credit card	\$0	\$0	0.0%		
Other consumer	\$1	\$1	-16.1%		
Commercial & Industrial	\$5	\$2	-49.7%		
Commercial real estate	\$10	\$12	19.5%		
Unused commitments	\$5	\$4	-23.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	66.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$8	56.5%		
Cash & balances due	\$2	\$1	-63.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$53	\$59	12.0%		
Deposits	\$50	\$56	12.6%		
Total other borrowings	\$3	\$3	0.0%		
FHLB advances	\$3	\$3	0.0%		
Equity					
Equity capital at quarter end	\$7	\$7	2.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.3%	10.3%	--		
Tier 1 risk based capital ratio	11.9%	12.0%	--		
Total risk based capital ratio	13.1%	13.1%	--		
Return on equity ¹	4.6%	0.4%	--		
Return on assets ¹	0.5%	0.0%	--		
Net interest margin ¹	4.4%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	61.7%	0.0%	--		
Loss provision to net charge-offs (qtr)	-1200.0%	181.8%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	1.8%	--
Closed-end 1-4 family residential	10.4%	0.0%	0.0%	0.0%	--
Home equity	10.7%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	0.1%	0.0%	--
Commercial & Industrial	0.7%	0.0%	0.0%	0.1%	--
Commercial real estate	0.6%	0.0%	0.0%	0.0%	--
Total loans	2.5%	0.0%	0.0%	0.1%	--